Exhibit A

GRAHAM & DUNN PC

May 15, 2012

ROBERT C. CUMBOW (206) 340-9619 rcumbow@grahamdunn.com

ORIGINAL BY U.S CERTIFIED MAIL

Mr. Wint Winter Jr., CEO Peoples Bank 4831 West 6th Street Lawrence, Kansas 66049

Re: PEOPLES BANK TRADEMARK

Dear Mr. Winter:

This law firm is counsel to Peoples Bancorp and its wholly owned subsidiary Peoples Bank, headquartered in Bellingham, Washington. Peoples Bank is a Washington chartered banking corporation that was incorporated in Washington as Peoples State Bank on December 20, 1920. Our client has done business continuously in Washington state since its formation, and owns a Washington state trademark registration for the name "Peoples Bank" issued in 1994.

Our client has advised me of recent instances in which its local customers have received advertisements and solicitations from your organization, causing them to be confused and believe that your bank's solicitations came from our client.

As you may know, absent a federal trademark registration, your company has no nationwide rights in the mark PEOPLES BANK, but may use and enforce that mark only in regions where your company is the established first-user of that mark. We are aware of your company's rights in the PEOPLES BANK trademark dating back to 1934; but we are also aware that those historical rights are limited to a small number of Midwestern states. In Washington state, where your bank has no offices and has never done business, our client has the prior right to the mark PEOPLES BANK.

My client asks that you respect its rights in the PEOPLES BANK trademark in Washington state by not using the trade name "Peoples Bank" when mailing, emailing, telephoning, or otherwise contacting and soliciting residents of Washington state.

To be clear, we are not suggesting that you may not compete for the business of Washington state banking customers, only that you may not do so unfairly by using the PEOPLES BANK trademark, infringing the rights of our client and confusing and deceiving our client's customers.

Pier 70 2801 Alaskan Way ~ Suite 300 Seattle WA 98121-1128 Tel 206.624.8300 Fax 206.340.9599 www.grahamdunn.com

GRAHAM & DUNN PC

Mr. Wint Winter Jr., May 15, 2012 Page 2

Please respond to us in writing no later than May 28, 2012, assuring us that you will respect our client's rights and will cease and desist from all use of the term PEOPLES BANK, or any confusingly similar word or phrase, in Washington state.

Sincerely,

GRAHAM & DUNN PC

Robert C. Cumbow

RCC/rcc

cc:

T. Repanich, Peoples Bank

G. Jones, Peoples Bank

D. Smart, Esq.

D. Oates, Esq.

m15161-1753582.doc

Exhibit B

RECEIVED

JUL 2 2012

GRAHAM & DUNN

STEVENS & BRAND LL.P.

WEBSTER L. GOLDEN PETER K. CURRAN WINTON A. WINTER, JR. EVAN H. IGE SHERRI E. LOVELAND MOLLY M. WOOD CHRISTOPHER F. BURGER* WESLEY F. SMITH BRADLEY R. FINKELDEI MATTHEW H. HOY* ATTORNEYS AT LAW
US BANK TOWER
900 MASSACHUSETTS, SUITE 500
POST OFFICE BOX 189
LAWRENCE, KANSAS 66044-0189
TELEPHONE: (785) 843-0811
FAX: (785) 843-0341

LESLIE M. MILLER
EMILY A. DONALDSON
REBECCA J. WEMPE
PATRICIA E. HAMILTON*
JOHN T. BULLOCK[®]
BENJAMIN M. WELLS*
KRISTIN L. BALLOBIN
HOLLY M. PERKINS*
JEFFREY L. HEIMAN

*ADMITTED IN KANSAS AND MISSOURI GADMITTED IN KANSAS, MISSOURI AND CALIFORNIA June 28, 2012

RICHARD B. STEVENS 1899-1991 JOHN W. BRÄND 1907-1971 JOHN W. BRAND, JR. RETIRED

Robert Cumbow 2801 Alaskan Way ~ Ste 300 Seattle, WA 98121

Re: PEOPLES BANK Trademark

Dear Mr. Cumbow:

Peoples, Inc. ("Peoples") has obtained a reservation to register PEOPLES BANK OF KANSAS in the State of Washington pursuant to RCW 19.77.015. Peoples intends to register the mark PEOPLES BANK OF KANSAS and use the mark in any future mailings to Washington. Peoples agrees to refrain from using PEOPLES alone or PEOPLES BANK alone in mailings to Washington. We trust that this arrangement will be satisfactory to your client.

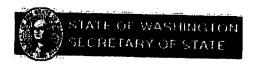
Sincerely,

STEVENS & BRAND, L.L.P.

Bradley R. Finkeldei

bradfink@stevensbrand.com

Page 1 of 2



Washington Trademark Reservation

See attached detailed instructions

- ☑ Trademark Reservation \$30 per classification
- ☑ Add \$50 to your fee for Expedited Service

06/21/12 2208116-001 This Box For Office Use Only \$80.00 K sid: 2340950

FILED SECRETARY OF STATE SAM REED JUNE 21, 2012 STATE OF WASHINGTON

Expiration Date:

12/18/2012

File Number:

55393

TRADEMARK RESERVATION

Chapter 19.77 RCW **SECTION 1** NAME AND ADDRESS OF APPLICANT Name: Rebecca Wempe c/o Stevens & Brand, LLP 900 Massachusetts Ste 500 Address: City_Lawrence KS 66044 State Zip Code NAME AND ADDRESS OF CLIENT (if different from the applicant) Name: Peoples, Inc. PO Box 1795 Address: City Lawrence 66044 State Zip Code

SECTION 2
TRADEMARK SPECIFIC INFORMATION:
* If art or graphics are part of the trademark include one original sample with this form (see instructions page)
Describe the trademark as it is to be registered: PEOPLES BANK OF KANSAS
Goods or Services Classification Number(s): (see list on page 2): 36
Trademark is used for: Goods Services of the following description: FINANCIAL SERVICES CONNECTED WITH A
BANKING INSTITUTION, NAMELY, BANKING SERVICES, COMMERCIAL & CONSUMER LENDING, HOME MORTGAGE LENDING
CHECKING & SAVINGS ACCOUNTS, CERTIFICATES OF DEPOSIT ACCOUNTS, MONEY MARKET ACCOUNTS, INVESTMENTS
BROKERAGE FOR LIFE, HEALTH, ACCIDENT, CASUALTY AND OTHER TYPICAL INSURANCE PRODUCTS.
Trademark Reservations are good for 180 days. Reservations are not renewable.

Trademark - Reservation

Washington Secretary of State

Continued on page 2

Revised 07/10

SECTION 3

SIGNATURE OF APPLICANT

This document is hereby executed under penalties of perjury, and is, to the best of my knowledge, true and correct,

LOCATOR REGICE WENDE AHAVEY 6/20/12 785 843 0511

APPLICANT SIGNATURE Printed Name/Title Date Phone Number

GOODS OR SERVICE CLASSIFICATION NUMBERS:

(See WAC 434-12-015 for a complete description of each classification)

Goods

- 1. Chemical
- 2. Paints
- 3. Cosmetic & Cleaning
- 4. Lubricants & Fuel
- 5. Pharmaceuticals
- 6. Metal Goods
- 7. Machinery
- 8. Hand tools
- 9. Electrical & Scientific
- 10. Medical Apparatus
- 11, Environmental Control Apparatus
- 12. Vehicles
- 13. Firearms
- 14. Jewelry
- 15. Musical Instruments
- 16. Paper Goods & Printed Matter
- 17. Rubber Goods

Goods

- 18. Leather Goods
- 19. Nonmetallic Building Materials
- 20. Furniture & Other Articles
- 21. House wares & Glass
- 22. Cordage and Fibers
- 23. Yarns and Threads
- 24. Fabrics
- 25. Clothing
- 26. Fancy Goods
- 27. Floor Coverings
- 28. Toys & Sporting Goods
- 29. Meats & Processed Foods
- 30. Staple Foods
- 31. Natural Agricultural Products
- 32. Light Beverages
- 33. Wines and Spirits
- 34. Smoker's Articles

Services

- 35. Advertising & Business
- 36. Insurance & Financial
- 37. Construction & Repair
- 38. Telecommunications
- 39. Transportation & Storage
- 40. Treatment of Materials
- 41. Education & Training
- 42. Scientific & Technological
- 43. Food, Drink & Lodging
- 44. Medical, Veterinary & Hygienic
- 45. Personal & Social

<u>INSTRUCTIONS - TRADEMARK RESERVATION</u>

Please complete all sections of the Trademark Reservation. **USE DARK INK ONLY.** For an electronic, fillable version of this form, please visit our website at http://www.sos.wa.gov/corps/

Section 1

Provide the name and address of the applicant, and the name and address of the client if different than the applicant.

Section 2

Describe the trademark as it is to be registered. Provide the classification number(s) that apply. If art or graphics are part of this trademark enclose a sample with this form.

Section 3

Provide the signature, title, date, and phone number of the authorized person signing.

Additional Information:

FEES: The filing fee for a trademark reservation is \$30.00 per classification. If expedited service is requested then add \$50 to your total. (ALL fees are non refundable)

Mail completed forms and payment to:

Secretary of State, Corporation Division, 801 Capitol Way S, PO Box 40234, Olympia WA 98504-0234

If you have questions, need assistance or would like to provide feedback please visit the Corporations Division website at www.sos.wa.gov/corps or call 360-725-0377.

Trademark - Reservation

Washington Secretary of State

Revised 07/10



Exhibit C

HARF 2.0 IS HEREIII

One of the benefits of having a Freddie Mac loan is that you can quickly and easily refinance into a new LOW FIXED RATE. Call today 888-730-3247

- No Fee Loan Option
- No Appraisal Required
- Reduced qualification requirements

Under specifications of this program, your home loan could be refinanced with a new low monthly payment. HARP 2.0 evaluation is free.

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Notice Date: June 7th, 2013

You Must Contact Our Office and Reference ID Code: WA2309328

Your Freddie Mac loan has been reviewed and as long as the information we have on file is accurate you may be able to refinance, regardless of your equity or reserves. The HARP Loan is a Federal Program designed to help you save money. Prior attempts to reach you have been unsuccessful. For immediate review of this program you must contact our office.

Interest Rate: 2.5%(3.354%APR)

Loan Amount: \$395,556

Eligible Property Address: 3836 E Smith Rd

Call Us Now (888) 730-3247

Representatives are standing by: Monday - Friday 6am - 9pm Saturday 6am - 3pm PST

***********AUTO**3-DIGIT 982

Enrique Barrau 3836 E Smith Rd Bellingham, WA 98226-9568 գրովիդիկիկիկիկիկիկիկիկությեկկենվիսու